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Dated: November 4, 2013

In re: German Pizarro
12-24195

Dear Judge Drain,

My office represents Carrington Mortgage Services, LLC on the loss mitigation in the above case. Please allow this letter to serve as a loss mitigation status report. I am happy to advise that after review the the borrower has been approved for a Tier 1 HAMP. The trial agreement is in the process of being generated. The new interest rate will be at 3% which will bring the principle and interest payment amount to \$1,282.96 (not including taxes and insurance)

Thank you and have a great day.

Sincerely,



Charles Higgs